

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 WICHITA FALLS DIVISION

IN RE:

EDWIN JAMES STORRS JR

CASE NO: 13-70105-HDH-13

HEARING DATE: 12/18/2013

HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
015 0 U	BANK OF NEVADA	\$1,585.59	016 0 U	CAP ONE	\$663.00
018 0 U	CHASE	\$244.00	019 0 U	CITIBANK USA	\$2,539.00
021 0 U	IC SYSTEMS INC	\$56.00	023 0 U	PRFRD CUS AC	\$4,460.00

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b>SECURED CREDITORS</b>							
008 0	DIVERSIFIED FINANCIAL SERVICES LLC	2005 JOHN DEER TRACTOR	\$13,823.01	\$13,450.00	6.00%	60	\$285.23 PAID BY TRUSTEE
009 0	SHEFFIELD FINANCIAL	4-WHEELER	\$2,520.07	\$3,000.00	6.00%	60	\$54.08 PAID BY TRUSTEE
010 0	EECU	2009 CHEVROLET SILVERADO 1500 PICKUP	\$19,556.31	\$19,556.31	6.00%	60	\$437.74 PAID BY TRUSTEE
011 0 *	EECU	2009 CHEVROLET SILVERADO 1500 PICKUP	\$0.00	\$18,620.00			SURRENDERED
012 0	NOCONA ISD & NOCONA HOSPITAL DIST	2013 PROPERTY TAXES/1011 YOUNG	\$10.00	\$800.00			PD DIRECT BY DEBTOR
013 0	NOCONA ISD & NOCONA HOSPITAL DIST	2013 PROPERTY TAXES/4063 DIXIE SCHOOL RD	\$778.00	\$201,450.00			PD DIRECT BY DEBTOR
035 0 *	MONTAGUE COUNTY	2013 PROPERTY TAXES	\$329.77	\$201,450.00			PD DIRECT BY DEBTOR

Not provided for in confirmed plan. See Trustee's Modification below.

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
008 1 U	DIVERSIFIED FINANCIAL SERVICES LLC	\$373.01	014 0 U	ECAST SETTLEMENT CORPORATION	\$4,254.06
SPLIT CLAIM/2005 JOHN DEER TRACTOR			PURCHASES/BANK OF AMERICA		

017 0 U	CAPITAL ONE NA	\$469.82	020 0 U	CITIBANK NA	\$608.66
	<i>PURCHASES/BEST BUY</i>			<i>LOAN</i>	
022 0 U	CERASTES LLC	\$605.07	024 0 U	WELLS FARGO BANK NA	\$9,664.16
	<i>PURCHASES</i>			<i>LOAN</i>	
025 0 U *	WELLS FARGO FINANCIAL NATIONAL BANK	\$4,532.88	031 0 U *	WELLS FARGO BANK NA	\$5,961.32
	<i>PURCHASES/SLEEP EXPERTS STORE - OBJECTION</i>			<i>PURCHASES</i>	
042 0 U *	ASHLEY FUNDING SERVICES LLC	\$16.28	048 0 U *	ASHLEY FUNDING SERVICES LLC	\$60.18
	<i>MEDICAL SERVICES</i>			<i>MEDICAL SERVICES/LABORATORY CORP OF AMERICA</i>	
050 0 U *	LVNV FUNDING	\$9,764.50			
	<i>DEFICIENCY/CITIFINANCIAL AUTO CORP</i>				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Montague County's \$329.77 secured claim, clerk's claim #5, shall be valued for \$201,450.00 and paid directly by debtors. Beginning 4/21/2013 debtor shall make 9 payments of \$720.00. Beginning 1/21/2014 debtor shall make 51 payments of \$864.00; for a total plan contribution of \$50,544.00.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 12/18/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 11/1/2013

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

ASHLEY FUNDING SERVICES LLC C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603  
BANK OF AMERICA PO BOX 982235 EL PASO TX 79998  
BANK OF AMERICA PO BOX 982238 EL PASO TX 79998  
BANK OF NEVADA PO BOX 927830 SAN DIEGO CA 92192  
CAP ONE PO BOX 5253 CAROL STREAM IL 60197  
CAP1/BSTBY 26525 N RIVERWOODS BLVD METTAWA IL 60045  
CAPITAL ONE NA C/O BASS & ASSOCIATES PC 3936 E FT LOWELL RD SUITE 200 TUCSON AZ 85712  
CERASTES LLC C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE SUITE 400 SEATTLE WA 98121  
CERASTES LLC C/O WEINSTEIN AND RILEY PS PO BOX 3978 SEATTLE WA 98124  
CHASE 201 N WALNUT ST DEL 1027 WILMINGTON DE 19801  
CHERI A STORRS 4063 DIXIE SCHOOL NOCONA TX 76255  
CITIBANK NA 701 EAST 60TH STREET NORTH SIOUX FALLS SD 57117  
CITIBANK NA PAYMENT CENTER 4740 121ST ST URBANDALE IA 50323  
CITIBANK PO BOX 790034 ST LOUIS MO 63179  
CITIBANK USA CITICORP CREDIT SERVICES/ATTN: CENTRALIZ PO BOX 20507 KANSAS CITY MO 64195  
CO PERDUE BRANDON & FIELDER PO BOX 8188 WICHITA FALLS TX 76307  
DIVERSIFIED FINANCIAL SERVICES GROSS & WELS PC LLC ATN RONALD EGGERS 2120 SOUTH 72ND STREET SUITE 1500 OMAHA NB 68124  
DIVERSIFIED FINANCIAL SERVICES LLC 2120 SOUTH 72ND STREET SUITE 1500 OMAHA NB 68124  
DIVERSIFIED FINANCIAL SERVICES PO BOX 2027 OMAHA NE 68103  
ECAST SETTLEMENT CORPORATION PO BOX 29262 NEW YORK NY 10087  
EDWIN JAMES STORRS JR 4063 DIXIE SCHOOL NOCONA TX 76255  
EECU PO BOX 1777 FORT WORTH TX 76101  
FIA CARD SERVICES NA 4161 PIEDMONT PARKWAY NC4 105 03 14 GREENSBORO NC 27410  
GE CAPITAL RETAIL BANK C/O RECOVERY MGM SYS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131  
IC SYSTEMS INC PO BOX 64378 ST PAUL MN 55164  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
LINEBARGER GOOGAN BLAIR & SAMPSON LLP 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201  
LVNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603  
MONTAGUE CAD J DEATON ASSESSOR COLLECTOR PO BOX 121 MONTAGUE TX 76251  
MONTAGUE COUNTY 2323 BRYAN STREET SUITE 1600 DALLAS TX 75201  
NOCONA ISD & NOCONA HOSPITAL DIST PO BOX 8 MONTAGUE TX 76251  
NTB/CBSD CITICARDS PRIVATE LABEL BANKRUPTCY PO BOX 20483 KANSAS CITY MO 64195  
PRFRD CUS AC PO BOX 94498 LAS VEGAS NV 89193  
SHEFFIELD FINANCIAL BANKRUPTCY SECTION 100-50-01-51 PO BOX 1847 WILSON NC 27894  
SHEFFIELD FN BB&T/ATTN: BANKRUPTCY DEPARTMENT PO BOX 1847 WILSON NC 27894  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WELLS FARGO 1 HOME CAMPUS X2303-01A DES MOINES IA 50326  
WELLS FARGO BANK NA PO BOX 10438 DES MOINES IA 50306  
WELLS FARGO BANK NA PO BOX 10438 MAC X2505-036 DES MOINES IA 50306  
WELLS FARGO BANK NA WELLS FARGO CARD SERVICES PO BOX 9210 DES MOINES IA 50306  
WELLS FARGO BANK NA WELLS FARGO SERVICING CENTER PO BOX 94423 MAC Q2132-013 ALBUQUERQUE NM 87199  
WELLS FARGO BANK PO BOX 10438 DES MOINES IA 50306  
WELLS FARGO BANK WELLS FARGO CARD SERVICES 1 HOME CAMPUS 3RD FLOOR DES MOINES IA 50328  
WELLS FARGO CARD SER 1 HOME CAMPUS 3RD FLOOR DES MOINES IA 50328  
WELLS FARGO FINANCIAL NATIONAL BANK PO BOX 660431 DALLAS TX 75266